

Information to identify the case:

Debtor 1	Tavarras Davis Jr	Social Security number or ITIN xxx-xx-1090
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court Northern District of Mississippi		
Case number: 25-10272-JDW		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Tavarras Davis Jr

6/2/25

By the court: Jason D. Woodard
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Tavarras Davis, Jr
Debtor

Case No. 25-10272-JDW
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0537-1

User: autodocke

Page 1 of 2

Date Rcvd: Jun 02, 2025

Form ID: 318

Total Noticed: 10

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 04, 2025:

Recip ID	Recipient Name and Address
db	+ Tavarras Davis, Jr, 9567 Plantation Rd, Olive Branch, MS 38654-3724
4513802	++ CHAPLIN & GONET, 4808 RADFORD AVENUE, RICHMOND VA 23230-3506 address filed with court:, Chaplin & Gonet, 4808 Radford Ave, Richmond, VA 23230

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4513803	+ EDI: CCS.COM	Jun 03 2025 03:35:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
4513804	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 02 2025 23:44:46	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
4513805	+ EDI: JEFFERSONCAP.COM	Jun 03 2025 03:35:00	Jefferson Capital, Attn: Bankruptcy, 200 14th Ave E, Sartell, MN 56377-4500
4513806	+ Email/Text: bankruptcydp@mcmcg.com	Jun 02 2025 23:39:00	Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
4513807	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jun 02 2025 23:39:00	Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
4513808	EDI: PRA.COM	Jun 03 2025 03:35:00	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
4513809	+ Email/Text: joey@rmscollect.com	Jun 02 2025 23:39:00	Receivable Management, Attn: Bankruptcy, Po Box 73810, N Chesterfield, VA 23235-8047
4513810	+ EDI: SYNC	Jun 03 2025 03:34:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 8

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0537-1

User: autodocke

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Date Recd: Jun 02, 2025

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 04, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 2, 2025 at the address(es) listed below:

Name	Email Address
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Jeffrey A. Livingston	jleving@bellsouth.net MS01@ECFCBIS.com
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Thomas C. Rollins, Jr.	on behalf of Debtor Tavaras Davis Jr trollins@therollinsfirm.com, jennifer@therollinsfirm.com;notices@therollinsfirm.com;trollins@ecf.inforuptcy.com;calvillojr81745@notify.bestcase.com;TRollins@jubileebk.net;trollins.therollinsfirm.com@recap.email
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U. S. Trustee	USTPRegion05.AB.ECF@usdoj.gov
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TOTAL: 3